

**THE UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION**

IN RE:	)	CASE NO: 10-43403
William Robert Lathers and Pamela	)	
Adams Lathers,	)	Chapter: 13
	)	
xxx-xx-4963,	)	
xxx-xx-4082	)	
Debtor(s)	)	
	)	

**ORDER SUSTAINING DEBTORS' OBJECTION  
TO PROOF OF CLAIM # 21  
FILED BY HSBC BANK**

ON THIS DATE the Court considered the Debtors' objection to proof of claim # **21** filed by **HSBC Bank** (the "Claimant") in the amount of **\$2018.19**. The Debtors filed such objection on 8/30/2011. The Court finds that the objection to claim contains proof sufficient to overcome the presumption of validity imposed by Fed. R. Bankr. P. 3001(f) and was properly served pursuant to the Federal and Local Rules of Bankruptcy Procedure. The Court further finds that the objection contained the appropriate twenty (20)-day negative notice language, pursuant to LBR 9007, which directed the Claimant to file a written response within twenty days or the objection to claim would be deemed by the Court to be unopposed. Due to the failure of the Claimant to file a timely written response to the objection, the Court deems the Debtors' claim objection to be unopposed and, therefore, the Court finds that just cause exists for the entry of the following order.

**IT IS THEREFORE ORDERED** that the Debtors' Objection to the Proof of Claim filed by Claimant is **SUSTAINED** and that claim # **21** filed by **HSBC Bank** is hereby **disallowed in its entirety**.